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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/039,905	01/04/2002	Blake L. Reynolds	8614.61	8720
21999	7590	12/11/2003	EXAMINER	
KIRTON AND MCCONKIE 1800 EAGLE GATE TOWER 60 EAST SOUTH TEMPLE P O BOX 45120 SALT LAKE CITY, UT 84145-0120			AKERS, GEOFFREY R	
ART UNIT		PAPER NUMBER		3624
DATE MAILED: 12/11/2003				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 10/039905	Applicant(s) Reynolds
	Examiner Akers, 9	Art Unit 3629

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 11/17/02

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-23 is/are pending in the application.

4a) Of the above, claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-23 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claims _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are a) accepted or b) objected to by the Examiner. Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) The proposed drawing correction filed on _____ is: a) approved b) disapproved by the Examiner. If approved, corrected drawings are required in reply to this Office action.

12) The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

14) a) All b) Some c) None of:

1. Certified copies of the priority documents have been received.

2. Certified copies of the priority documents have been received in Application No. _____.

3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

*See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

a) The translation of the foreign language provisional application has been received.

15) Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO-1449) Paper No(s). _____

4) Interview Summary (PTO-413) Paper No(s). _____

5) Notice of Informal Patent Application (PTO-152)

6) Other: _____

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DETAILED ACTION

Response to Request for Continued Examination(RCE)

1. This action is issued in response to applicant's Request for Continued Examination (RCE)(Paper #8 and 9) filed 11/17/03.
2. No claims were deleted. None were added. None were amended.
3. Claims 1-23 are pending.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1-23 are rejected under 35 USC 103(a) as unpatentable over Ijichi(US Pat. No: 5,932,859) in view of Chusid(US Pat. No: 5,870,720).

6. As per claims 1-23 Ijichi teaches a reward system for encouraging participation(Abstract) in a customized program(col 1 line 59-col 2 line 62).Ijichi also teaches rewarding for collection of money's worth(Fig 7) by participants in a program. Ijichi further discloses determining eligibility and rewarding accordingly(Fig 7/704/706) as well as receiving credit for a money retrieval service and allocating the reward(col 7 lines 16-30).Ijichi further teaches a computerized reward

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system(Fig 1) for individual participation in an endeavor and performance (Abstract)(Fig 6/1/2/601/603/604/605/610/611/612/613/614/615/616/617/619/650)(col 6 line 53-col 7 line 14). Ijichi teaches providing rewards for good performance and meeting objectives(col 2 lines 7-37). In addition to that taught by Ijichi, Chusid further teaches a method of restructuring debt(Abstract) as well as collection performance(Fig 2/210) as well as a face amount of the debt(Fig 2/202).Chusid further teaches determining each shareholder's pro rata share of the monthly assessment for restructuring and extinguishing a debt(Fig 3/300/302/304/306)(col 13 line 7-col 14 line 58).Chusid teaches amortization and collecting on a debt(col 10 line 20-col 12 line 63). Chusid teaches collecting on a debt(col 10 line 20-col 12 line 63).It would have been obvious to one skilled in the art at the time of the invention to combine Ijichi in view of Chusid to teach the invention and to specifically apply this reward system for performance in the collection of a debt. The motivation to combine is to teach an effective debt reduction program by incentivising the amortization of debt and enhancing yields to a lender (col 4 lines 32-37) as enunciated by Chusid and applied to reward incentive systems for successful participation and performance in loan reduction and recovery of money and money's worth.

Response to Arguments

7. Applicant's arguments filed 11/17/03 have been fully considered but are moot in view of the new grounds of rejection.

Conclusion

8. **THIS ACTION IS MADE NON-FINAL.**

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9. Any questions concerning this communication should be addressed to the primary examiner of record, Dr. Geoffrey Akers, P.E., who can be reached between 6:30 AM and 5:00 PM Monday through Friday at 703-306-5844. If attempts to contact the primary examiner are unsuccessful, the primary examiner's superior, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

GRA


December 6, 2003

DR. GEOFFREY R. AKERS, P.E.
PRIMARY EXAMINER